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### United States Bankruptcy Court Northern District of Illinois Eastern Division

<b>Voluntary Petition</b>	
---------------------------	--

Name of Debtor (if individual, enter Last, F <b>Okrasinski,</b>	Name o	Name of Joint Debtor (Spouse) (Last, First, Middle)						
All Other Names used by the Debtor in the and trade names):	rried, maiden	All Oth maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-T (if more than one, state all) * ***-**-(		ur digits of Soc. than one, state		idual-Taxpaye	r I.D. (ITIN) No./Complete EIN			
Street Address of Debtor (No. & Street, Ci  25 Pheasant		Street	Street Address of Joint Debtor (No. & Street, City, and State):					
Matteson IL	6	60443						
County of Residence or of the Principal Pl	_		County	of Residence	or of the Princ	cipal Place of I	Business:	
CO	ОК							
Mailing Address of Debtor (if different from	street address)		Mailing	Address of Jo	int Debtor (if o	different from s	street address):	
Location of Principal Assets of Business D	ebtor (if different from str	eet address a	above):					
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors)	Nature of Bu (Check one ☐ Heath Care Busine	box.)		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one bo  ■ Chapter 7  □ Chapter 15 Petition for Recognition				
See Exhibit D on page 2 of this form  Corporation (includes LLC & LLP)  Partnership	☐ Single Asset Real defined in 11 U.S. ☐ Railroad ☐ Stockbroker		□ Ct	hapter 9 hapter 11 hapter 12	eign Main Proceeding  15 Petition for Recognition eign Nonmain Proceeding			
☐ Other (If debtor is not one of the	☐ Commodity Broker	r		Chapter 13 of a Foreign Nonmain Proceeding  Nature of Debts (Check one Box)				
above entities, check this box and state type of entity below.)	☐ Clearing Bank☐ Other		■ De	■ Debts are primarily consumer □ Debts are primarily business				
	Tax-Exempt (Check box, if ap  □ Debtor is a tax-exe organization under United States Cod Revenue Code).	oplicable.) empt r Title 26 of th	§ í inc	bts, defined in 101(8) as "incur dividual primaril ersonal, family, erpose."	rred by an ly for a	deb	ts.	
Filing Fee (C	heck one box)		Check	Chapter 11 Debtors Check one box				
■ Filing Fee attached  □ Filing Fee to be paid in installments (all signed application for the court's consist unable to pay fee except in installment □ Filing Fee wavier requested (applicable attach signed application for the court's	Check	ebtor is not a s  if: ebtor's aggrega siders or afflia k all applicable plan is being fi cceptances of t	ate nonconting tes) are less to boxes: led with this puther plan were	gent liquidated han \$2,190,00 petition.	etition from one of more classes			
Statistical/Administrative Information  Debtor estimates that funds will be ava Debtor estimates that, after any exemple the property of the control of the	dtiors.	f creditors, in ac		ith 11 U.S.C. §	This space is for court use only			
funds available for distribution to unse		_	_	_	_	_		
1- 50- 100- 49 99 199	200- 999 5,000	5,001-	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000		
Estimated Assets	\$500,001 \$1,000,001 to \$1 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
Estimated Liabilities	million million		million	million				
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000	\$500,001 \$1,000,001 to \$1 to \$10 million million	\$10,000,001 to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion		

Case 09-27812 Doc 1 Filed 07/30/09 Entered 07/30/09 17:47:01 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 43 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Okrasinski, Jason Wade All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Jonathan D Parker Jonathan D Parker Dated: 07/30/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of the petition.

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#### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s) Okrasinski, Jason Wade

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Jason Wade Okrasinski Jason Wade Okrasinski

Dated: 07/26/2009

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### Signature of Attorney /s/ Jonathan D Parker

Signature of Attorney for Debtor(s)

#### Jonathan D Parker

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 07/30/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



## Document Page 4 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski Debtor

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Dated: 07/26/2009 /s/ Jason Wade Okrasinski

I certify under penalty of perjury that the information provided above is true and correct.

Jason Wade Okrasinski

**~** 

Sign & Date Here

## Document Page 5 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski Debtor

Bankruptcy Docket #:

Page 1 of 1

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated	d: 07/26/2009	Sign & Date Here
l certi	fy under penalty of perjury that the information provided above is true and correct.	
do	<ol><li>The United States trustee or bankruptcy administrator has determined that the credit counseling requirement coes not apply in this district.</li></ol>	ıf 11 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
p	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasor articipate in a credit counseling briefing in person, by telephone, or through the Internet.);	nable effort, to
of	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so frealizing and making rational decisions with respect to financial responsibilities.);	as to be incapable
b	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must by a motion for determination by the court.]	oe accompanied
n th	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 our bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a connanagement plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case and 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be district satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	by of any debt ase. Any extension of
:	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the se days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize here.]	counseling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agunited States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and ass performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan the agency no later than 15 days after your bankruptcy case is filed.	sisted me in to me. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling ago United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and ass performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. certificate and a copy of any debt repayment plan developed through the agency.	isted me in

PFG Record # 421380 B 1D (Official Form 1, Exh.D)(12/08)

## Document Page 6 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Wade Okrasinski , Debtor

In re

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDU				
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$325,000	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$6,820	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$347,668	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$81,826	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,910		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,881		
TOTALS	\$ 331,820 TOTAL ASSETS	\$ 429,494 TOTAL LIABILITIES					

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Wade Okrasinski / Debtor

Bankruptcy Docket #:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 51,853.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 51,853
State the following:	

Average Income (from Schedule I, Line 16)	\$ 3,909.92
Average Expenses (from Schedule J, Line 18)	\$ 3,881.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 5,350.75

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 172,668.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 81,826.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 254,494.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
230 Oakhurst Matteson, IL 60443 - (Debtors first rental property) - SURRENDERING	Fee Simple		\$ 150,000	\$ 163,519
6222 Marsh Lane Matteson, IL 60443 - (Debtors second rental property) - SURRENDERING	Fee Simple		\$ 175,000	\$ 184,149

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$325,000.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	C H M	Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Change checking account in intuitible life France		\$	100
		Chase checking account - joint with wife Freya Okrasinski.	Н	Φ	100
		TCF Bank checking account	Н	\$	1,600
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		1/2 interest with wife Freya Okrasinski - Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, lawn mower, bbq grill		\$	1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		DVDs, Books, Compact Discs, Tapes/Records, Family	Н	\$	75
06. Wearing Apparel		- Fiction			
		Necessary wearing apparel.	Н	\$	100
07. Furs and jewelry.					400
		Watch, wedding band	Н	\$	100
08. Firearms and sports, photographic, and other hobby equipment.	X	 		(40/07)	Page 1 of

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	SCHEDULE B - PERSONAL PROPERTY					
Type of Property	NONE	Description and Location of Property	C A H	Current Value Debtor's Intere Property, With Deducting A Secured Clain	est in nout ny	
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.						
		Nationwide Life Insurance	н	\$ 1,29	5	
		Beneficiary - Wife Freya Okrasinski				
		Term Life Insurance through work - No Cash Surrender Value.		\$ 0		
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X					
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles.	X					
PFG Record # 421380		B6B (Official Fo	orm 6E	(12/07) Page	2 of 3	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	NONE	Description and Location of Property	C H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					
25. Autos, Truck, Trailers and other vehicles and accessories.						
		2001 Chevrolet Monte Carlo SS with over 130,000 miles	Н	\$ 2,050		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals	X					
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$6,820		

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UNITED STATES BANKRUPTCY COURT

### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT									
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875							

735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	\$ 400 \$ 1,600 \$ 1,500	\$ 100 \$ 1,600 \$ 1,500
735 ILCS 5/12-1001(b)	\$ 1,600	\$ 1,600
		, ,
735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
735 ILCS 5/12-1001(a)	\$ 75	\$ 75
735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
7001200 3/12 1001(a),(c)	Ψ 100	φ 100
735 ILCS 5/12-1001(b)	\$ 500	\$ 100
735 ILCS 5/12-1001(f)	\$ 1,295	\$ 1,295
735 II CS 5/12-1001(a)	\$ 2400	¢ 2.050
730 ILOS 3/12-1001(C)	φ 2,400	\$ 2,050
	735 ILCS 5/12-1001(f) 735 ILCS 5/12-1001(c)	

## Document Page 13 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

		Ū	·					
Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	L M H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 Aurora Loan Services I Attn: Bankruptcy Dept. 10350 Park Meadows Dr St Littleton CO 80124 Acct No.: 3640046545075			Dates: 2007-2009 Nature of Lien: Mortgage Market Value: \$ 175,000 Intention: Surrender *Description: 6222 Marsh Lane Matteson, IL 60443 - (Debtors second rental property) - SURRENDERING				\$ 183,749	\$ 8,749
2 Citimortgage Inc Attn: Bankruptcy Dept. Po Box 9438 Gaithersburg MD 20898 Acct No.: 2004676490			Dates: 2009 Nature of Lien: Mortgage Market Value: \$ 150,000 Intention: Surrender *Description: 230 Oakhurst Matteson, IL 60443 - (Debtors first rental property) - SURRENDERING				\$ 163,169	\$ 163,169

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, Chancery Doc#09CH 16532 50 W. Washington St., Room 802 Chicago IL 60602

Codilis & Associates, PC
Bankruptcy Department
15W030 N. Frontage Rd. #100
Burr Ridge IL 60527

## Document Page 14 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	L H M	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Wi Dec	ount of laim thout lucting lue of	Unsecured Portion, If Any
3 Village of Matteson Bankruptcy Department 4900 Village Commons Matteson IL 60443-2666 Acct No.: XXXXX0141			Dates: 2009 Nature of Lien: Statutory Lien Market Value: Intention: None *Description: 230 Oakhurst Matteson, IL 60443 - (Debtors first rental property)				\$	350	\$ 350
4 <u>Village of Matteson</u> Bankruptcy Department 4900 Village Commons Matteson IL 60443-2666 Acct No.: XXXXX0141			Dates: 2008 Nature of Lien: Statutory Lien Market Value: \$ 175,000 Intention: None *Description: 6222 Marsh Lane Matteson, IL 60443 - (Debtors second rental property) - SURRENDERING				\$	400	\$ 400

Total

\$ 347,668 \$ 172,668

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

## Document Page 15 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski / Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number	debtor	H W	Date Claim Was Incurred and Consideration For Claim.	tingent	quidated	ponted	 unt of aim
(See Instructions Above)  1 Assoc. Urological Spec. LLC	ပိ	C	If Claim is Subject to Setoff, So State  Dates: 2008	So	Unlic		
Bankruptcy Department PO Box 516 Bedford Park IL 60499			Reason: Medical/Dental Services				\$ 975
Acct #: XXXXX0141							

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Medical Business Bureau Bankruptcy Department PO Box 1219 Park Ridge IL 60068

2	Bank of America Attn: Bankruptcy Dept. Pob 17054 Wilmington DE 19884	Dates: 2008-2009 Reason: Credit Card or Credit Use		\$ 4,903
	Acct #: XXXXX0141			

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record # 421380

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of Claim	
3	Capital One Bankruptcy Department PO Box 5294 Carol Stream IL 60197 Acct #: XXXXX0141			Dates: 2008 Reason: Credit Card or Credit Use				\$	1,500	
4	CBC/AES/NCT Attn: Bankruptcy Dept. 1200 N 7Th St Harrisburg PA 17102 Acct #: 9807719145PA00001			Dates: 2006-2009 Reason: Loan or Tuition for Education				\$	21,327	
5	Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX0141			Dates: 2009 Reason: Credit Card or Credit Use				\$	368	
6	Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX0141			Dates: 2008-2009 Reason: Credit Card or Credit Use				\$	2,951	
7	Citibank N A  Attn: Bankruptcy Dept. 701 E 60Th St N Sioux Falls SD 57104  Acct #: XXXXX0141			Dates: 2008-2009 Reason: Loan or Tuition for Education				\$	3,500	
8	Citibank N A  Attn: Bankruptcy Dept. 701 E 60Th St N Sioux Falls SD 57104  Acct #: XXXXX0141			Dates: 2008-2009 Reason: Loan or Tuition for Education				\$	8,500	
9	Discover FIN SVCS LLC Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850 Acct #: XXXXX0141			Dates: 2008-2009 Reason: Credit Card or Credit Use				\$	3,114	

### Case 09-27812 Doc 1 Filed 07/30/09 Entered 07/30/09 17:47:01 Desc Main Document Page 18 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Wade Okrasinski / Debtor

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	L M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
10 Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX0141			Dates: 2009 Reason: Notice Only				\$ 0		
11 Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX0141			Dates: 2009 Reason: Notice Only				\$ 0		
12 First Northern CU Attn: Bankruptcy Dept. 300 W Adams St Chicago IL 60606 Acct #: XXXXX0141			Dates: 2001-2009 Reason: Credit Card or Credit Use				\$ 2,429		
13 GM Card Attn: Bankruptcy Dept. 1301 Tower Rd. Schaumburg IL 60173 Acct #: XXXXX0141			Dates: 2007 Reason: Credit Card or Credit Use				\$ 1,650		
14 Home Depo Credit Services  Bankruptcy Department PO Box 6925 The Lakes NV 88901  Acct #: XXXXX0141			Dates: 2008 Reason: Credit Card or Credit Use				\$ 6,500		

B6F (Official Form 6F) (12/07) Page 3 of 5 Record # 421380

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Wade Okrasinski / Debtor

In re

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
15 HSBC Bank Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197			Dates: 2008-2009 Reason: Credit Card or Credit Use				\$ 5,003
Acct #: XXXXX0141							

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Management Services Inc. Bankruptcy Department PO Box 1099 Langhorne PA 19047

16 Menards/Household Bank Attn: Bankruptcy Department PO Box 17602 Baltimore MD 21297-1602 Acct #: XXXXX0141	Dates: 2008 Reason: Credit Card or Credit Use	\$ 250
17 Nationwide Credit  Bankruptcy Department 3435 N. Cicero Ave. Chicago IL 60641  Acct #: XXXXX0141	Dates: 2008 Reason: Credit Card or Credit Use	\$ 30
18 Sallie Mae Attn: Bankruptcy Dept. 12061 Bluemont Way Reston VA 20910 Acct #: XXXXX0141	Dates: 2008 Reason: Loan or Tuition for Education	\$ 7,753
19 Sallie Mae Attn: Bankruptcy Dept. 12061 Bluemont Way Reston VA 20910 Acct #: XXXXX0141	Dates: 2006-2008 Reason: Loan or Tuition for Education	\$ 5,319

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## Document Page 20 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski / Debtor

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Cro	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A N	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
20	Sallie Mae Attn: Bankruptcy Dept. 12061 Bluemont Way Reston VA 20910 Acct #: XXXXX0141			Dates: 2006-2008 Reason: Loan or Tuition for Education				\$ 5,454			
21	TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX0141			Dates: 2009 Reason: Notice Only				\$ 0			
22	Washington Mutual Card Svcs. Bankruptcy Department PO Box 660487 Dallas TX 75266 Acct #: XXXXX0141			Dates: 2008 Reason: Credit Card or Credit Use				\$ 300			

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$81,826.00

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In re

Jason Wade Okrasinski, Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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## Document Page 22 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

ı		=	ı
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ı			
ı			
ı			

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 421380 B6H (Official Form 6H) (12/07) Page 1 of 1

## UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

Bankruptcy Docket #:

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE			
Status: Married	None			
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT		
Occupation:	Teacher	CSR		
Name of Employer:	CUSD 201-U	Labor Ready Midwest, Inc		
Years Employed	Approx. 2 Years	Approx. 2 Years		
Employer Address:	1500 Sangamon	PO Box 2910		
City, State, Zip	Crete, IL 60417	Tacoma, WA 98401		

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 3,554.55	\$ 1,736.97
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 3,554.55	\$ 1,736.97
4. LESS PAYROLL DEDUCTIONS	¥ 5,500 MOC	+ 1,10001
a. Payroll Taxes and Social Security	\$ 860.86	\$ 235.69
b. Insurance	\$ 147.83	\$ 75.01
c. Union Dues	\$ 62.21	\$ 0.00
d. Other (Specify)  Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,070.90	\$ 310.70
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,483.65	\$ 1,426.27
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,483.65	\$ 1,426.27
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 3,90	9.92
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	d. if applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

### UNITED STATESTBARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURRENT  Complete this schedule by estimating the average mon			•	•
payments made bi-weekly, quarterly, semi-annually, or annu	ually to show monthly rate.			
Check box if joint petition is filed & debtor's spouse maintain	ns a separate household. Com	nplete a separate sche	dule of expenditures lab	eled "Spouse".
1. Rent or home mortgage payment (include lot	rented for mobile home	)		\$ 1,200.00
a. Real Estate taxes included? [] Yes [x] I	<b>No</b> b. Property insu	rance included?	[ ] Yes [x] No	
2. Utilities: a. Electricity and Heating Fuel				\$ 375.00
b. Water, Sewer, Garbage				\$ -
c. Cellphone, Internet				\$ 150.00
d. Other Home Phone and Cab	le Television			\$ -
3. Home Maintenance (repairs and upkeep)				\$ -
4. Food				\$ 450.00
5. Clothing				\$ 75.00
6. Laundry and Dry Cleaning				\$ 60.00
7. Medical and Dental Expenses				\$ 50.00
8. Transportation (not including car payments)		es/Licenses, Re	pair, Bus/Train	\$ 405.00
9. Recreation, Clubs and Entertainment, Newsp	apers, Magazines, etc.			\$ 60.00
10. Charitable Contributions				\$ -
11. Insurance (not deducted from wages or included the second of the sec	led in home mortgage p	payments)		\$ -
<ul><li>a. Homeowner's or Renter's</li><li>b. Life</li></ul>				\$ 30.00
c. Health				\$-
d. Auto				\$ 150.00
e. Other				\$-
12. Taxes (not deducted from wages or included	in home mortgage navn	nente)		Ψ-
(Specify) Federal or State Tax Repaymen				\$ -
13. Installment Payments: (In Chapter 11, 12, and a. Auto	d 13 cases, do not list p	ayments to be in	cluded in plan)	\$-
b. Reaffirmation Payments				\$ -
c. Other W's bills and s/l	\$316.00			\$316.00
14. Alimony, maintenance and support paid to oth	ners			<b>\$</b> -
15. Payments for support of additional dependent	s not living at your hom	е		\$-
16. Regular expenses from operation of business	, profession, or farm (at		tement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags Eyecare, Meds Postage/Bankin		Childcare & Babysitting	Pet Care:	
\$270.00 \$40.00	\$200.00	\$ -	\$ -	\$510.00
18. AVERAGE MONTHLY EXPENSES (Total lines the Stastical of Summary of Certain Liabilities and Relate		ry of Schedules and	if applicable, on	\$ 3,881.00
19. Describe any increase/decrease in expenditure None		within the year fo	ollowing the filing	this document:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly ir	ncome from Line	15 of Schedule I	\$ 3,909.92
	b. Average monthly e	xpenses from Lir	ne 18 above	\$ 3,881.00
	c. Monthly net income	•		\$ 28.92
	d. Total amount to be	paid into plan mo	onthly	\$ -

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski Debtor

Bankruptcy Docket #:

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 07/26/2009 /s/ Jason Wade Okrasinski

Jason Wade Okrasinski

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 26 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$22,967	Employment	
2008: \$48,007		
2007: \$30,425		
2009: \$ 0	rental income	
2008: \$ (18,284)		
2007: \$ (10,980)		

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## Document Page 27 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

of Creditor

	STATEMENT OF FIN	IANUIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2009: \$12,025 2008: \$24,009 2007: \$15,244	Employment		
02. INCOME OTHER THAN FRO	OM EMPLOYMENT OR OPERATION	OF BUSINESS:	
the two years immediately precesspouse separately. (Married debt	ived by the debtor other than from em ding the commencement of this case. ors filing under chapter 12 or chapter eparated and a joint petition is not file	Give particulars. If a joint petition is f 13 must state income for each spou	filed, state income for each
AMOUNT	SOURCE		
2009: \$0 2008: \$0 2007: \$1,900	Pension		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITOR	S:		
Complete a. or b. as appropriate	and c.		
services, and other debts to any value of all property that constitute that were made to a creditor on a an approved nonprofit budgeting	FOR(S) WITH PRIMARILY CONSUMI creditor made within 90 days immediates or is affected by such transfer is necount of a domestic support obligation and creditor counseling agency. (Mases whether or not a joint petition is file	tely proceeding the commencement of less than \$600.00. Indicate with a on or as part of an alternative repayn tried debtors filing under chapter 12	of this case if the aggregate n asterisk (*) any payments nent schedule under a plan b or chapter 13 must include
Name and Address	Dates of	Amount	Amount

Paid

Still Owing

Payments

## Document Page 28 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

for Whose Benefit Property

was Seized

mmencement of the case if the ag arried debtors filing under chapter		es or is affected by sucl nd other transfers by e
Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount Still Owing
(Married debtors filing under chap	oter 12 or chapter 13 must include paymen	ts be either or both
Dates	Amount Paid or Value of	Amount Still Owing
tors filing under chapter 12 or cha	pter 13 must include information concernir	
NATURE	COURT	STATUS
OF PROCEEDING	OF AGENCY AND LOCATION	OF DISPOSITION
foreclosure	Circuit Court of Cook County	pending
	Dates of Payments  PROCEEDINGS, EXECUTIONS  Decedings to which the debtor is or of proceedings to which the debtor is or or filling under chapter or silling under chapter or payments  PROCEEDINGS, EXECUTIONS  Decedings to which the debtor is or tors filling under chapter 12 or chapter of the process of process or or constitutions.  NATURE  OF  PROCEEDING	arried debtors filing under chapter 12 or chapter 13 must include payments a int petition is filed, unless the spouses are separated and a joint petition is not petition is filed, unless the spouses are separated and a joint petition is not petition is not petition is not filed.  Dates of Payment/Transfers Amount Paid or Value of Transfers  Transfers  Transfers  Transfers  Transfers  Amount Paid or Value payment on is filed, unless the spouses are separated and a joint petition is not filed.  Dates Amount Paid or Value of Transfers  PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS  Deceedings to which the debtor is or was a party within 1 (one) year immediate tors filing under chapter 12 or chapter 13 must include information concerning, unless the spouses are separated and a joint petition is not filed.)  NATURE COURT  OF OF AGENCY  PROCEEDING AND LOCATION  Circuit Court of Cook

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and Value

of Property

of

Seizure

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

STATEMENT OF FINANCIAL AFF	۱RS
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NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment Terms of Assignment or Settlement

NONE

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization

Relationship to Debtor, If Any Date of Gift Description and Value of Gift

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

### STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor 2009 Amount of Money or Description and Value of Property

Payment/Value:

\$2.500.00

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2009 \$50.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

### STATEMENT OF FINANCIAL AFFAIRS

NON	E
Х	

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of		Describe Property
Transferee, Relationship		Transferred and
to Debtor	Date	Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of	Date(s)	Amount and Date
Trust or	of	of Sale or
other Device	Transfer(s)	Closing

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and	Type of Account, Last Four Digits	Amount and
Address of	of Account Number, and Amount of	Date of Sale or
Institution	Final Balance	Closing
Chase/Washington Mutual	Savings Account	1/5/2009
2428 Lincoln Hwy Olympia Fields, IL 60461		\$5,763.19
Chase/Washington Mutual	Checking	1/5/2009
2428 Lincoln Hwy Olympia Fields, IL		\$758.68
60461		

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In re

Jason Wade Okrasinski, Debtor

	STATEMENT OF FINA	ANCIAL AFFAIRS	
12. SAFE DEPOSIT BOXES:			
immediately preceding the co	r box or depository in which the debtor has a mmencement of this case. (Married debtors spouses whether or not a joint petition is file	filing under chapter 12 or chapter 13	must include boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer or Surrender, if Any
13. SETOFFS:			
of this case. (Married debtors	reditor, including a bank, against a debt or d filing under chapter 12 or chapter 13 must i ess the spouses are separated and a joint p	nclude information concerning either	-
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
	ELD FOR ANOTHER PERSON: other person that the debtor holds or controls  Description and Value of Property	S.  Location  of Property	
15. PRIOR ADDRESS OF DE	EBTOR(S):	<u> </u>	
	ree (3) years immediately preceding the com nd vacated prior to the commencement of the		
Address	Name Used	Dates of Occupancy	
6222 Marsh Ln Matteson IL 60443-1410	Same	FROM 4/2007 To 6/2007	
317 Winnebago St	Same	1/2007	

60466-1317

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

NONE

#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In re

Jason Wade Okrasinski, Debtor

Name

debtor is or was a party. Indicate the r number.		ts or orders, under any Environmenta mental unit that is or was a party to tl	
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
18 NATURE, LOCATION AND NAME  a. If the debtor is an individual, list the		entification numbers, nature of the bu	usinesses, and beginning and
*	names, addresses, taxpayer identificent identificent identificent identificent identificent identificent identificent identification identifi	ctor, partner, or managing executive on, or other activity either full- or part- e debtor owned 5 percent or more of case.  tification numbers, nature of the busi	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and
a. If the debtor is an individual, list the ending dates of all businesses in whic partnership, sole proprietor, or was se immediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the nending dates of all businesses in whice	names, addresses, taxpayer idented the debtor was an officer, directif-employed in a trade, profession ment of this case, or in which the ding the commencement of this ames, addresses, taxpayer idented the debtor was a partner or over the debtor was a partner or o	ctor, partner, or managing executive on, or other activity either full- or parte debtor owned 5 percent or more of case.  Itification numbers, nature of the busing the percent or more of the voting of the training the control of the busing the control of the control of the busing the control of the busi	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and or equity securities, within six nesses, and beginning and

Address

## Document Page 35 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

	STATEMENT OF FI	NANCIAL AFFAIRS
has been, within six years immed executive, or owner of more than	fliately preceding the commencement 5 percent of the voting or equity see	a corporation or partnership and by any individual debtor who is at of this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time.
	eding the commencement of this ca	ement only if the debtor is or has been in business, as defined a se. A debtor who has not been in business within those six year
19. BOOKS, RECORDS AND F	NANCIAL STATEMENTS:	
List all bookkeepers and account the keeping of books of account	` , ;	diately preceding the filing of this bankruptcy case kept or super
Name and Address	Dates Services Rendered	
		-
		preceding the filing of this bankruptcy case have audited the bo
	who within two (2) years immediately d a financial statement of the debtor.	
account and records, or prepared	d a financial statement of the debtor.	Dates Services
Name  19c. List all firms or individuals w	d a financial statement of the debtor. Address	Dates Services Rendered  at of this case were in possession of the books of account and re
Name  19c. List all firms or individuals w	d a financial statement of the debtor.  Address  ho at the time of the commencemen	Dates Services Rendered  at of this case were in possession of the books of account and re
Name  19c. List all firms or individuals w of the debtor. If any of the books	Address  Address  ho at the time of the commencement of account and records are not available.	Dates Services Rendered  at of this case were in possession of the books of account and re
Name  19c. List all firms or individuals w of the debtor. If any of the books  Name  19d. List all financial institutions,	Address  ho at the time of the commencement of account and records are not avai	Dates Services Rendered  It of this case were in possession of the books of account and relable, explain.

Issued

Address

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In re

		ANCIAL AFFAIRS	
20. INVENTORIES			
1 :-+ +b d-+ of +b l+ +			an delaine of anala incombance
the dollar amount and basi	o inventories taken of your property, the nan s of each inventory.	ie of the person who supervised th	ie taking of each inventory,
Date	Inventory	Dollar Amount of Inventory	
of	•	(specify cost, market of other	
Inventory	Supervisor	basis)	
	ss of the person having possession of the re	cords of each of the inventories re	ported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
a. If the debtor is a partner	S, OFFICERS, DIRECTORS AND SHAREH ship, list nature and percentage of interest of	f each member of the partnership.	
			-
a. If the debtor is a partner     Name     and Address  21b. If the debtor is a corpo	ship, list nature and percentage of interest of Nature	Percentage of Interest Interest oration; and each stockholder who	directly or indirectly owns,
a. If the debtor is a partner  Name and Address  21b. If the debtor is a corpor controls, or holds 5% or mo  Name and Address  22. FORMER PARTNERS	Nature of Interest  oration, list all officers & directors of the corp ore of the voting or equity securities of the corp	Percentage of Interest  Oration; and each stockholder who prporation.  Nature and Percentage of Stock Ownership  DLDERS:	-
a. If the debtor is a partner  Name and Address  21b. If the debtor is a corpor controls, or holds 5% or mo  Name and Address  22. FORMER PARTNERS	Nature of Interest  Oration, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or Equity Securities of the control of the voting of t	Percentage of Interest  Oration; and each stockholder who proporation.  Nature and Percentage of Stock Ownership  DLDERS:  hip interest of each member of the	-
a. If the debtor is a partner  Name and Address  21b. If the debtor is a corporation or holds 5% or more  Name and Address  22. FORMER PARTNERS	Nature of Interest  Oration, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or Equity Securities of the control of the voting of t	Percentage of Interest  Oration; and each stockholder who prporation.  Nature and Percentage of Stock Ownership  DLDERS:	-

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In re

	STATEMENT OF FIN	AITOIAE AI I AIITO	
22b. If the debtor is a corporati	on, list all officers, or directors whose rel	ationship with the corporation terminated withir	n one (1) year
immediately preceding the com	nmencement of this case.		
Name	<u>.</u>	Date of	
and Address	Title	Termination	
23. WITHDRAWALS FROM A	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
		utions credited or given to an insider, including ner perquisite during one year immediately pre-	
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
· ·	st the name and federal taxpayer identifi	cation number of the parent corporation of any thin six (6) years immediately preceding the co	•
If the debtor is a corporation, lie for tax purposes of which the d	st the name and federal taxpayer identifi		•
If the debtor is a corporation, lie for tax purposes of which the d case.	st the name and federal taxpayer identifi ebtor has been a member at any time w		•
If the debtor is a corporation, lie for tax purposes of which the d case.  Name of	st the name and federal taxpayer identifi ebtor has been a member at any time w Taxpayer		•
If the debtor is a corporation, listor tax purposes of which the dicase.  Name of Parent Corporation  25. PENSION FUNDS:	st the name and federal taxpayer identification has been a member at any time w  Taxpayer  Identification Number (EIN)  I, list the name and federal taxpayer iden		the debtor, as ar
If the debtor is a corporation, listor tax purposes of which the dicase.  Name of Parent Corporation  25. PENSION FUNDS:	st the name and federal taxpayer identification has been a member at any time w  Taxpayer  Identification Number (EIN)  I, list the name and federal taxpayer iden	thin six (6) years immediately preceding the co	the debtor, as ar

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

	OF FINANCIAL	
.7 I A I C IVI C IV I	CO FINANCIAL	AFFAIR.3

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 07/26/2009 /s/ Jason Wade Okrasinski

Jason Wade Okrasinski

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski / Debtor

### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Aurora Loan Services I Attn: Bankruptcy Dept. 10350 Park Meadows Dr St Littleton CO 80124	Describe Property Securing Debt: 6222 Marsh Lane Matteson, IL 60443 - (Debtors second rental property) - SURRENDERING
Property will be (check one):	
■Surrendered □	Retained
If retaining the property, I intend to (check at	least one):
☐Redeem the property	
□Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
Property No. 2	٦
Creditor's Name: Citimortgage Inc Attn: Bankruptcy Dept. Po Box 9438 Gaithersburg MD 20898	Describe Property Securing Debt: 230 Oakhurst Matteson, IL 60443 - (Debtors first rental property) - SURRENDERING
Property will be (check one):	
■Surrendered □	Retained
If retaining the property, I intend to (check at	least one):
□Redeem the property	
□Reaffirm the debt	
Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski / Debtor

### **DEBTOR'S STATEMENT OF INTENTION**

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 0	
Lessor's Name:  NONE	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): □ Yes □ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 07/26/2009 /s/ Jason Wade Okrasinski

Jason Wade Okrasinski

X Date & Sign

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

Bankruptcy Docket #:

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid of promised by the Bestor(s), to the undersigned, is as follows	•	
For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$2,000
Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$2,000
The Filing Fee has been paid.	Balance Due	\$0

2. The source of the compensation paid to me was:

I Other: (specify

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

The compensation haid or promised by the Debtor(s) to the undersigned is as follows:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 07/30/2009 /s/ Jonathan D Parker

Attorney Name: Jonathan D Parker
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6297378

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## Document Page 42 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Wade Okrasinski, Debtor

VFRIFI(	CITAS	N OF (	CREDITO	)R M	<b>ATRIX</b>
A P   /			OINEDIIN	7 I X I V I	$\neg$ $\square$ $\square$

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/26/2009

/s/ Jason Wade Okrasinski
Jason Wade Okrasinski

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Jason Wade Okrasinski Debtor

### **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 07/26/2009 /s/ Jason Wade Okrasinski

Jason Wade Okrasinski

**~** 

Sign & Date Here



Sign & Date Here

Dated: 07/30/2009 /s/ Jonathan D Parker

Attorney: Jonathan D Parker Bar No: 6297378

PFG Record # 421380